

Transcript: Estefania

Acevedo-6565862858604544-5970388527136768

Full Transcript

Thank you for calling Benefits and a Card. My name is Stephanie. How can I assist you? Hey, Stephanie? Yeah, this is Bobby Evans. How can I help you? I'm calling for the, uh, benefits. This is Bobby, I'm calling for the, uh, the benefits. Yes, sir. Um, what staff and agency do you work for? AG. AG Staff. Okay. And then what are the last four of your social? 4211. Evans? Yes, ma'am. For security purposes, could you verify your address and date of birth for me? 37th Street. Um, 7:10- Yeah, read it out. ... Spry Lane, Murfreesboro- Murfreesboro, TN. 37th Street. And then your date of birth? 11/20/1973. You said 1973? Yes, ma'am. Okay. 11/20? Yes, ma'am. Okay. And then I have 601-580-3307 as your phone number. Bobby Evans, yeah. Okay. All right, sir. By any chance did you know what you wanna be enrolled into already? No, nothing. Okay. So if you want, I can go ahead and go over, um, the plans that they offer. It looks like if you do wanna enroll, your last day to do so would be on the 28th of February. Mm-hmm. Um, but let me go ahead and go over these plans. Okay. So the weekly deductions really have a lot to do with how many plans you select and if you add dependents to these plans. Were you looking into enrolling by yourself or with dependents? By herself. By myself. By yourself? Okay. So it looks like they only offer four medical plans. From the four, the first plan that I'm gonna go over is called the StayHealthy MEC Telarets. The StayHealthy plan is only a preventative plan, meaning it's only gonna cover those preventative services such as a physical, um, some vaccinations, some STD screenings, some cancer screening. So technically like your annuals, what, um, things that keep you up to health mainly and it does require you to stay within the network. So you can only use their clinics and doctors whenever you get coverage. Um, it offers preventative prescription benefits through MedImpact and it offers something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, as well as it offers a membership with 3RS which gives you access to over 800 of the top 90% generic drugs prescribed in the US. However, your Stay Healthy Plan is only for those preventative services and it's not going to cover any doctor visits, sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So your Stay Healthy Plan is only for preventative services only. If you were to select this plan for employee only, that would be a weekly deduction of \$15.65 from your paycheck. The other three plans that they offer are called the VIPs. There's the VIP Standard, the VIP Classic and the VIP Plus. These three VIP plans are the plans that will cover your doctor visits, sick, urgent care, emergency room and surgeries. However, the VIPs do not cover preventative services, so it's backwards. So these are not going to cover like no physical, no vaccinations, no, um, pap smears, mammograms, none of that. So no preventative services are covered with the VIPs. If you do want to receive your preventative services as well as your hospital indemnity, you would have to choose the Stay Healthy Plan as well as one of the VIPs because it looks like they don't offer a plan that has both benefits. Um, and those would be

two different deductions from your paycheck. So the VIPs only cover those hospital indemnity services, but they don't require you to stay within the network. Compared to the first one with the VIPs, you're not required to stay within the network. As long as they take that insurance, you could use it outside of the network. They also have this prescription benefit, but through Pharmacoville. Depending on the generic medication that you get with the VIPs, you can pay up to \$10, \$20, \$30. And for the non-generic, they offer you a discount. These three plans also do include the virtual urgent care, and then the VIPs cover a flat fee towards the service that you go for. Out of the three, the standard is the most basic one because it doesn't cover intensive care, rehabilitation nor preventive surgery, while the VIP Classic and the Plus do. And then out of the three VIPs, the Plus covers more in dollars than the Classic and the Standard. So for example, for surgery and hospitals, the standard covers \$250 per day, while the VIP Classic would cover \$500 per day for maximum a day, and the VIP Plus would cover \$1,000 per day for a maximum of a day. Um, so if you select between the three VIPs, the standard for employee only is \$16.72. So that's the most basic one. Then the VIP Classic would be the next best one, and that one's \$18.50 weekly. And then the VIP Plus, which is the one that pays a little bit more out of pocket, would be \$29.69 weekly. And those are your medical plans. So the preventative, which is your Stay Healthy Plan, and then the three VIPs are your hospital indemnity plans. Standard being the basic one that doesn't cover intensive care, rehabilitation nor preventive surgery. VIP Classic covers those as well as the Plus, but if you're looking into dollar amount, the Plus covers more than the Classic and the Standard. And of course, they do offer additional benefits which would be dental, vision, term life, and they do have their separate deductions to those plans. So for example, dental for employee only, that's \$3.38. Vision for employee only is \$1.99 weekly. Term life for employee only is \$1.96. 24-hour group accident for employee only is \$1.86. So all of those little add-ons have their separate deductions to them as well. And that's really the only plans that they offer. I was going to ask you if you... I don't know if you have an email, because I can also email you the guide that I'm looking at that has all the prices with their plans. Yes. Yes. What's your email? Uh, duck- Uh-huh. E-U-C-K-E-D-73... um, 73 at gmail.com. Okay. Um, was that first letter B as in boy? D. I ha- Yeah. As in dog. Was it P? Oh, D as in dog. Okay. Yeah. I have D-E-U-U... D... No, D-U-C-K... E-D- D-U-C-K-E-D 73@gmail.com? Yes. O-F-F... D-U-73. Oh, okay. Oh, okay. So it's duckoff73@gmail.com? Yes, duckoff73@gmail.com. Okay. I'm going to go ahead and send it because it'll probably be easier to see what I'm talking about once I send it to you. Yes. Yes, ma'am. And then I'll let you know. Yes. Thank you so... Thank you so... Okay. You're going to send me an email I can print online or what? How you going to do it? Um, I'm about to send it to your email on file. Um, technically I'm going to send you the PDF that has the plans that they offer with the prices. So I'll let you know how much they charge for each plan, and then you can just let me know which one-Okay. Give me one second. I'm getting that ready. Okay. I went ahead and emailed it to you. Um, do you mind verifying that you received it? Yes, I got it. Okay. And then, um, if you open it, I can tell you which ones which. You just gotta let me know when it's open. Okay. That's it. Yeah. Okay. That's good. Yeah, that's good. Yeah. Is it open? I got it open. I got it open. Okay. You got it open. So the, the one that says Stay Healthy MEC Telara, that's that preventative plan that I was telling you, that it will only cover like one physical visit, some vaccinations, some STD and cancer screenings. But the Stay Healthy MEC plan does not cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room nor surgeries. Okay? So, and it requires you to

stay within the network. That one would be \$15.65. And then the three VIPs, the Standard, the Classic, and the Plus are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries, but they don't cover your preventative visits, which would be like a physical, some vaccines, like your annual check-ups, the VIPs do not cover. So if you do want to get both, um, preventative service covered as well as your hospital indemnity, you unfortunately would have to, um, choose the Stay Healthy, one of the VIPs because it looks like they don't offer a fifth plan that offers both benefits. Mm-hmm. And then on page three, you're gonna see the add-ons that you could add. But, of course, they do have their separate deductions to them as well. Hm. And then, if you're not so sure yet, you don't have to really make a selection right now. Right now, y- your last day to enroll, if you're not so sure yet, would be on, um, the 28th, which is next Friday. But I would do it before that just to make sure that you do enroll, because if you do miss this enrollment, um, the next period that you'll be allowed to enroll is within company open enrollment, and for HG, I can check to see what month that falls in. Let me see. The VIP Classic- It falls in, uh- ... \$18? Um, the... Which one? The VIP Classic, \$18.50? Yeah. \$18.50 weekly for the employee plan. Yeah. Yes, I get that then, uh, the B- VIP Classic. Okay. Did you want to add another one, or you just wanted to do the VIP Classic? Just the VIP Class, I guess. Yeah. Okay. All right. Do you allow HG Staffing to make the weekly deduction of \$18.50 for the VIP Classic plan? Yes, ma'am. Okay. Please allow one or two weeks for HG to start making this first deduction. Once you see the very first deduction of the \$18.50 come out of your paycheck, the following Monday of that very first deduction is when your coverage becomes effective. And, um, I was gonna let you know that for the VIP Classic plan, they normally don't mail that card out to you. So once you do become active, if you want a physical card, you can give us a call at this number, and we can go ahead and request it. Um, and then if you have like a doctor's appointment once you become active, you're welcome to call us and we can email you that card via email as well. Okay. So now you really just have to wait for them to make that first deduction from your paycheck. And then the following Monday of that deduction is when that plan becomes effective. And then if you do want a card, you're welcome to call us that first Monday, and we can request it. Um, and if you do want to- Okay. ... add any other plans, let's say like on Monday or something, um, you're welcome to contact us. Your last day to add anything would be the 28th. So next Friday. Okay. Did you have any questions? No, ma'am. No? Okay. Well, thank you for your time. I hope you have a great weekend. You too. Thank you. Is that all? Yes, sir. Okay. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hey, Stephanie?

Speaker speaker_2: Yeah, this is Bobby Evans.

Speaker speaker_0: How can I help you?

Speaker speaker_2: I'm calling for the, uh, benefits. This is Bobby, I'm calling for the, uh, the benefits.

Speaker speaker_0: Yes, sir. Um, what staff and agency do you work for?

Speaker speaker_2: AG. AG Staff.

Speaker speaker_0: Okay. And then what are the last four of your social?

Speaker speaker_2: 4211.

Speaker speaker_0: Evans?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: For security purposes, could you verify your address and date of birth for me?

Speaker speaker_1: 37th Street.

Speaker speaker_2: Um, 7:10-

Speaker speaker_1: Yeah, read it out.

Speaker speaker_2: ... Spry Lane, Murfreesboro- Murfreesboro, TN.

Speaker speaker_1: 37th Street.

Speaker speaker_0: And then your date of birth?

Speaker speaker_2: 11/20/1973.

Speaker speaker_0: You said 1973?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. 11/20?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. And then I have 601-580-3307 as your phone number.

Speaker speaker_2: Bobby Evans, yeah.

Speaker speaker_0: Okay. All right, sir. By any chance did you know what you wanna be enrolled into already?

Speaker speaker_2: No, nothing.

Speaker speaker_0: Okay. So if you want, I can go ahead and go over, um, the plans that they offer. It looks like if you do wanna enroll, your last day to do so would be on the 28th of February.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Um, but let me go ahead and go over these plans.

Speaker speaker_2: Okay.

Speaker speaker_0: So the weekly deductions really have a lot to do with how many plans you select and if you add dependents to these plans. Were you looking into enrolling by yourself or with dependents?

Speaker speaker_1: By herself.

Speaker speaker_2: By myself.

Speaker speaker_0: By yourself? Okay. So it looks like they only offer four medical plans. From the four, the first plan that I'm gonna go over is called the StayHealthy MEC Telarets. The StayHealthy plan is only a preventative plan, meaning it's only gonna cover those preventative services such as a physical, um, some vaccinations, some STD screenings, some cancer screening. So technically like your annuals, what, um, things that keep you up to health mainly and it does require you to stay within the network. So you can only use their clinics and doctors whenever you get coverage. Um, it offers preventative prescription benefits through MedImpact and it offers something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, as well as it offers a membership with 3RS which gives you access to over 800 of the top 90% generic drugs prescribed in the US. However, your Stay Healthy Plan is only for those preventative services and it's not going to cover any doctor visits, sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So your Stay Healthy Plan is only for preventative services only. If you were to select this plan for employee only, that would be a weekly deduction of \$15.65 from your paycheck. The other three plans that they offer are called the VIPs. There's the VIP Standard, the VIP Classic and the VIP Plus. These three VIP plans are the plans that will cover your doctor visits, sick, urgent care, emergency room and surgeries. However, the VIPs do not cover preventative services, so it's backwards. So these are not going to cover like no physical, no vaccinations, no, um, pap smears, mammograms, none of that. So no preventative services are covered with the VIPs. If you do want to receive your preventative services as well as your hospital indemnity, you would have to choose the Stay Healthy Plan as well as one of the VIPs because it looks like they don't offer a plan that has both benefits. Um, and those would be two different deductions from your paycheck. So the VIPs only cover those hospital indemnity services, but they don't require you to stay within the network. Compared to the first one with the VIPs, you're not required to stay within the network. As long as they take that insurance, you could use it outside of the network. They also have this prescription benefit, but through Pharmacoville. Depending on the generic medication that you get with the VIPs, you can pay up to \$10, \$20, \$30. And for the non-generic, they offer you a discount. These three plans also do include the virtual urgent care, and then the VIPs cover a flat fee towards the service that you go for. Out of the three, the standard is the most basic one because it doesn't cover intensive care, rehabilitation nor preventive surgery, while the VIP Classic and the Plus do. And then out of the three VIPs, the Plus covers more in dollars than the Classic and the Standard. So for example, for surgery and hospitals, the standard covers \$250 per day, while the VIP Classic would cover \$500 per day for maximum a day, and the VIP Plus would cover \$1,000 per day for a maximum of a day. Um, so if you select between the three VIPs, the standard for employee only is \$16.72. So that's the most basic one. Then the VIP Classic would be the next best one, and that one's \$18.50 weekly. And

then the VIP Plus, which is the one that pays a little bit more out of pocket, would be \$29.69 weekly. And those are your medical plans. So the preventative, which is your Stay Healthy Plan, and then the three VIPs are your hospital indemnity plans. Standard being the basic one that doesn't cover intensive care, rehabilitation nor preventive surgery. VIP Classic covers those as well as the Plus, but if you're looking into dollar amount, the Plus covers more than the Classic and the Standard. And of course, they do offer additional benefits which would be dental, vision, term life, and they do have their separate deductions to those plans. So for example, dental for employee only, that's \$3.38. Vision for employee only is \$1.99 weekly. Term life for employee only is \$1.96. 24-hour group accident for employee only is \$1.86. So all of those little add-ons have their separate deductions to them as well. And that's really the only plans that they offer. I was going to ask you if you... I don't know if you have an email, because I can also email you the guide that I'm looking at that has all the prices with their plans.

Speaker speaker_3: Yes. Yes.

Speaker speaker_0: What's your email?

Speaker speaker_3: Uh, duck-

Speaker speaker_0: Uh-huh.

Speaker speaker_3: E-U-C-K-E-D-73... um, 73 at gmail.com.

Speaker speaker_0: Okay. Um, was that first letter B as in boy?

Speaker speaker_3: D.

Speaker speaker_0: I ha- Yeah.

Speaker speaker_3: As in dog.

Speaker speaker_0: Was it P? Oh, D as in dog. Okay.

Speaker speaker_3: Yeah.

Speaker speaker_0: I have D-E-U-

Speaker speaker_3: U... D... No, D-U-C-K... E-D-

Speaker speaker_0: D-U-C-K-E-D 73@gmail.com?

Speaker speaker_3: Yes. O-F-F... D-U-73.

Speaker speaker_0: Oh, okay. Oh, okay. So it's duckoff73@gmail.com?

Speaker speaker_3: Yes, duckoff73@gmail.com.

Speaker speaker_0: Okay. I'm going to go ahead and send it because it'll probably be easier to see what I'm talking about once I send it to you.

Speaker speaker_3: Yes. Yes, ma'am.

Speaker speaker_0: And then I'll let you know.

Speaker speaker_3: Yes.

Speaker speaker_4: Thank you so... Thank you so...

Speaker speaker_5: Okay.

Speaker speaker_3: You're going to send me an email I can print online or what? How you going to do it?

Speaker speaker_0: Um, I'm about to send it to your email on file. Um, technically I'm going to send you the PDF that has the plans that they offer with the prices. So I'll let you know how much they charge for each plan, and then you can just let me know which one-

Speaker speaker_6: Okay.

Speaker speaker_0: Give me one second. I'm getting that ready. Okay. I went ahead and emailed it to you. Um, do you mind verifying that you received it?

Speaker speaker_6: Yes, I got it.

Speaker speaker_0: Okay. And then, um, if you open it, I can tell you which ones which. You just gotta let me know when it's open.

Speaker speaker_6: Okay. That's it.

Speaker speaker_7: Yeah. Okay.

Speaker speaker_8: That's good.

Speaker speaker_6: Yeah, that's good. Yeah.

Speaker speaker_9: Is it open?

Speaker speaker_8: I got it open.

Speaker speaker_6: I got it open.

Speaker speaker_0: Okay. You got it open. So the, the one that says Stay Healthy MEC Telara, that's that preventative plan that I was telling you, that it will only cover like one physical visit, some vaccinations, some STD and cancer screenings. But the Stay Healthy MEC plan does not cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room nor surgeries. Okay? So, and it requires you to stay within the network. That one would be \$15.65. And then the three VIPs, the Standard, the Classic, and the Plus are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries, but they don't cover your preventative visits, which would be like a physical, some vaccines, like your annual check-ups, the VIPs do not cover. So if you do want to get both, um, preventative service covered as well as your hospital indemnity, you unfortunately would have to, um, choose the Stay Healthy, one of the VIPs because it looks like they don't offer a fifth plan that offers both benefits.

Speaker speaker_6: Mm-hmm.

Speaker speaker_0: And then on page three, you're gonna see the add-ons that you could add. But, of course, they do have their separate deductions to them as well.

Speaker speaker_6: Hm.

Speaker speaker_0: And then, if you're not so sure yet, you don't have to really make a selection right now. Right now, y- your last day to enroll, if you're not so sure yet, would be on, um, the 28th, which is next Friday. But I would do it before that just to make sure that you do enroll, because if you do miss this enrollment, um, the next period that you'll be allowed to enroll is within company open enrollment, and for HG, I can check to see what month that falls in. Let me see.

Speaker speaker_6: The VIP Classic-

Speaker speaker_0: It falls in, uh-

Speaker speaker_6: ... \$18?

Speaker speaker_0: Um, the... Which one?

Speaker speaker_6: The VIP Classic, \$18.50?

Speaker speaker_0: Yeah. \$18.50 weekly for the employee plan.

Speaker speaker_6: Yeah. Yes, I get that then, uh, the B- VIP Classic.

Speaker speaker_0: Okay. Did you want to add another one, or you just wanted to do the VIP Classic?

Speaker speaker_6: Just the VIP Class, I guess. Yeah.

Speaker speaker_0: Okay. All right. Do you allow HG Staffing to make the weekly deduction of \$18.50 for the VIP Classic plan?

Speaker speaker_6: Yes, ma'am.

Speaker speaker_0: Okay. Please allow one or two weeks for HG to start making this first deduction. Once you see the very first deduction of the \$18.50 come out of your paycheck, the following Monday of that very first deduction is when your coverage becomes effective. And, um, I was gonna let you know that for the VIP Classic plan, they normally don't mail that card out to you. So once you do become active, if you want a physical card, you can give us a call at this number, and we can go ahead and request it. Um, and then if you have like a doctor's appointment once you become active, you're welcome to call us and we can email you that card via email as well.

Speaker speaker_6: Okay.

Speaker speaker_0: So now you really just have to wait for them to make that first deduction from your paycheck. And then the following Monday of that deduction is when that plan becomes effective. And then if you do want a card, you're welcome to call us that first Monday, and we can request it. Um, and if you do want to-

Speaker speaker_6: Okay.

Speaker speaker_0: ... add any other plans, let's say like on Monday or something, um, you're welcome to contact us. Your last day to add anything would be the 28th. So next Friday.

Speaker speaker_6: Okay.

Speaker speaker_0: Did you have any questions?

Speaker speaker_6: No, ma'am.

Speaker speaker_0: No? Okay. Well, thank you for your time. I hope you have a great weekend.

Speaker speaker_6: You too.

Speaker speaker_0: Thank you.

Speaker speaker_6: Is that all?

Speaker speaker_0: Yes, sir.

Speaker speaker_6: Okay. Thank you.